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FROM: Janaki K. Davda

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Total pages, including cover letter: 21

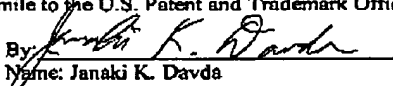
PTO FAX NUMBER 1-571-273-8300

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Description of Documents Transmitted: SECOND PRELIMINARY AMENDMENT

Applicant: C.S. Kumar et al.
Serial No.: 10/537,636
Filed: June 3, 2005
Group Art Unit: 2165
Docket No.: Q-02-02

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By: 
Name: Janaki K. Davda

FORM PTO-1083

PATENT
Q-02-02
0065.0001IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
C.S. Kumar et al.
Serial No.: 10/537,636
Filed: June 3, 2005
For: REAL-TIME INSURANCE POLICY
UNDERWRITING AND RISK
MANAGEMENT

Examiner: Not Yet Assigned

Art Unit: 2165

24033
Customer Number

Sir:

Transmitted herewith in the above-identified application is an:

☒ Preliminary Amendment 18 pages.
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TOTAL	92	MINUS 92	=	0	x	\$0	OR x 50 \$0
INDEP CLAIMS	18	MINUS 18	=	0	x	\$0	OR x 200 \$0
FIRST PRESENTATION OF MULTIPLE DEP. CLAIM				+		\$	OR + 360 \$
				TOTAL		\$0	OR TOTAL \$0

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☒ Any patent application processing fees under 37 CFR 1.17, including all required extension of time fees.

Respectfully submitted,

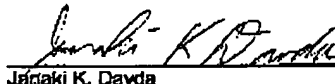


Dated: February 1, 2006

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CERTIFICATE UNDER 37 CFR 1.8:

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Janaki K. Davda

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	C.S. Kumar et al.	Examiner	Not Yet Assigned
Serial No.	10/537,636	Group Art Unit	2165
Filed	June 3, 2005	Docket No.	Q-02-02
TITLE	REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT		

CERTIFICATE UNDER 37 CFR 1.8:

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Janaki K. Davda**SECOND PRELIMINARY AMENDMENT**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

Amendments to the Claims are reflected in the listing of claims which begins on page 2.
Remarks/Arguments begin on page 18.